

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Heather Elaine Marshall  
Debtor

Case No. 19-04051-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Nov 04, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2024:**

| Recip ID | Recipient Name and Address                                       |
|----------|--|
| db       | + Heather Elaine Marshall, 1600 Altland Ave, York, PA 17404-4902 |
| aty      | Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066   |
| 5249619  | + Alexander Bila, 528 Jessop Place, York, PA 17401-3549          |

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | + EDI: PRA.COM                                      | Nov 04 2024 23:45:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| cr       | + EDI: WFFC2  | Nov 04 2024 23:45:00 | Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, RALEIGH, NC 27605-1000                          |
| 5249620  | + EDI: BANKAMER                                     | Nov 04 2024 23:45:00 | Bank Of America, Po Box 982238, El Paso, TX 79998-2238  |
| 5269649  | + EDI: BANKAMER2                                    | Nov 04 2024 23:45:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284   |
| 5249621  | + EDI: CAPITALONE.COM                               | Nov 04 2024 23:45:00 | Cap1/dbarn, Po Box 30258, Salt Lake City, UT 84130-0258   |
| 5266193  | EDI: CAPITALONE.COM                                 | Nov 04 2024 23:45:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083         |
| 5249622  | + EDI: CAPITALONE.COM                               | Nov 04 2024 23:45:00 | Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281   |
| 5249623  | + EDI: WFNNB.COM                                    | Nov 04 2024 23:45:00 | Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289  |
| 5249624  | + EDI: WFNNB.COM                                    | Nov 04 2024 23:45:00 | Comenitycb/diamondint, Po Box 182120, Columbus, OH 43218-2120   |
| 5249625  | + Email/PDF: creditonebknotifications@resurgent.com | Nov 04 2024 18:52:30 | Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  |
| 5249618  | EDI: PENNDEPTREV                                    | Nov 04 2024 23:45:00 | Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001   |
| 5249618  | Email/Text: RVSVCBICNOTICE1@state.pa.us             | Nov 04 2024 18:54:00 | Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001   |
| 5249616  | EDI: IRS.COM  | Nov 04 2024 23:45:00 | Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346 |
| 5273123  | EDI: JEFFERSONCAP.COM                               | Nov 04 2024 23:45:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617   |
| 5269282  | Email/PDF: resurgentbknotifications@resurgent.com   |                      |   |

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|         |  |                      |   |
|---------|--|----------------------|---|
|         |  | Nov 04 2024 19:02:54 | LVNV Funding, LLC, Resurgent Capital Services,<br>PO Box 10587, Greenville, SC 29603-0587       |
| 5275001 | Email/Text: Bankruptcy.Notices@pnc.com |                      |   |
|         |  | Nov 04 2024 18:54:00 | PNC Bank NA, Bankruptcy Department, PO BOX<br>94982, Cleveland, OH 44101                        |
| 5275002 | Email/Text: Bankruptcy.Notices@pnc.com |                      |   |
|         |  | Nov 04 2024 18:54:00 | PNC Bank, N.A., 3232 Newmark Drive,<br>Miamisburg, OH 45342                                     |
| 5249626 | Email/Text: Bankruptcy.Notices@pnc.com |                      |   |
|         |  | Nov 04 2024 18:54:00 | Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA<br>15230  |
| 5249627 | Email/Text: Bankruptcy.Notices@pnc.com |                      |   |
|         |  | Nov 04 2024 18:54:00 | Pnc Mortgage, Po Box 8703, Dayton, OH 45401   |
| 5271587 | EDI: PRA.COM                           |                      |   |
|         |  | Nov 04 2024 23:45:00 | Portfolio Recovery Associates, LLC, POB 12914,<br>Norfolk VA 23541                              |
| 5272972 | EDI: Q3G.COM                           |                      |   |
|         |  | Nov 04 2024 23:45:00 | Quantum3 Group LLC as agent for, Comenity<br>Bank, PO Box 788, Kirkland, WA 98083-0788          |
| 5249628 | + Email/Text: ngisupport@radiusgs.com  |                      |   |
|         |  | Nov 04 2024 18:54:00 | Radius Global Solution, 9550 Regency Square,<br>Jacksonville, FL 32225-8116                     |
| 5249629 | + EDI: SYNC                            |                      |   |
|         |  | Nov 04 2024 23:45:00 | Syncb/lowes, Po Box 965005, Orlando, FL<br>32896-5005   |
| 5249630 | + EDI: SYNC                            |                      |   |
|         |  | Nov 04 2024 23:45:00 | Syncb/reeds Jewelers, C/o Po Box 965036,<br>Orlando, FL 32896-0001                              |
| 5250157 | ^ MEBN                                 |                      |   |
|         |  | Nov 04 2024 18:48:46 | Synchrony Bank, c/o PRA Receivables<br>Management, LLC, PO Box 41021, Norfolk, VA<br>23541-1021 |
| 5269901 | Email/Text: BNCnotices@dcmservices.com |                      |   |
|         |  | Nov 04 2024 18:54:00 | UPMC Physician Services, PO Box 1123,<br>Minneapolis, MN 55440-1123                             |
| 5272904 | + EDI: WFFC2                           |                      |   |
|         |  | Nov 04 2024 23:45:00 | Wells Fargo Bank N.A., d/b/a Wells Fargo Auto,<br>P.O. Box 169005, Irving, TX 75016-9005        |
| 5249631 | + EDI: WFFC2                           |                      |   |
|         |  | Nov 04 2024 23:45:00 | Wells Fargo Dealer Svc, Po Box 10709, Raleigh,<br>NC 27605-0709                                 |
| 5249617 | + Email/Text: kcm@yatb.com             |                      |   |
|         |  | Nov 04 2024 18:54:00 | York Adams Tax Bureau, PO BOX 15627, York,<br>PA 17405-0156                                     |

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2024 at the address(es) listed below:

| Name                  | Email Address   |
|-----------------------|---|
| Dawn Marie Cutaia     | on behalf of Debtor 1 Heather Elaine Marshall dmcutaia@gmail.com<br>cutaialawecf@gmail.com,FreshStartLawPLLC@jubilee bk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com |
| Jack N Zaharopoulos   | TWecf@pamd13trustee.com   |
| James Warmbrodt       | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  |
| United States Trustee | ustpreion03.ha.ecf@usdoj.gov  |

TOTAL: 4

**Information to identify the case:**

Debtor 1

Heather Elaine Marshall

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7594

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04051-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Heather Elaine Marshall

11/4/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**